

TRICARE Pharmacy Benefit

In addition to comprehensive medical coverage, you are also eligible for TRICARE's pharmacy benefit and can fill prescription medications at MTF pharmacies, through the TRICARE Mail Order Pharmacy (TMOP), or at retail network and non-network pharmacies. To have a prescription filled, you need a written prescription and a valid uniformed services ID card. For more information about the pharmacy benefit, visit www.tricare.osd.mil/pharmacy.

How TRICARE For Life Works with Medicare

When you receive medical care from a Medicare-authorized provider, your provider files the claim with Medicare. Medicare then processes the claim and forwards the claim to TRICARE for payment of the remaining amount. TRICARE automatically sends payment to your provider. You receive an explanation of benefits from TRICARE indicating the amount Medicare and TRICARE paid.

TRICARE and Medicare Covered Services

In most cases, Medicare pays first and TRICARE pays its share of the remaining expenses second.

Services Covered by TRICARE, but not by Medicare

TRICARE is the only payer and you are responsible for TRICARE deductibles and cost-shares.

Services Covered by Medicare, but not by TRICARE

Medicare is the only payer and you are responsible for Medicare cost-shares.

Services not Covered by Medicare or TRICARE

You are responsible for all costs.

Frequently Asked Questions

Is TRICARE For Life a permanent program, or must Congress renew it each year?

TRICARE For Life is a permanent program.

Are there any fees for TRICARE For Life?

There are no fees for TRICARE For Life, however, you are responsible for Medicare Part B premiums.

When can I begin using TRICARE For Life?

You may begin using TRICARE For Life on the day of your 65th birthday, as long as you are entitled to Medicare Part A, enrolled in Medicare Part B, and registered in DEERS.

I'm thinking about dropping my other health insurance (Medigap or other private insurance), what should I be aware of?

We suggest you carefully evaluate your health insurance needs to determine if you should continue purchasing coverage. If you have other health insurance and you drop it, you may not be able to get your coverage back if

you change your mind. Also, according to some state laws you may not be able to return to the plan with the same annual premium.

How and when do I drop my other health insurance?

You need to contact your other health insurance plan for information about how to disenroll. You then need to contact TRICARE For Life about your disenrollment status.

To update other health insurance information, contact TRICARE For Life at 1-866-773-0404 or visit the Web site at www.tricare4u.com. TTY/TDD callers can contact TRICARE For Life at 1-866-773-0405.

If I keep my other health insurance, what happens?

TRICARE becomes the third payer after Medicare and your other health insurance pays.

Can I continue to seek care at an MTF under TRICARE For Life?

Yes, on a space-available basis. You may also enroll in TRICARE Plus at a local MTF if enrollment is available. Call your local MTF for more information.



www.tricare.osd.mil

TRICARE For Life

Keeping the
Promise to Those
Who Served



Introducing TRICARE For Life

TRICARE For Life is TRICARE's Medicare-wraparound coverage available worldwide for Medicare-eligible uniformed services beneficiaries, their eligible family members, and survivors.

Eligibility

TRICARE For Life is available to:

- Medicare-eligible uniformed service retirees, including retired guard members and reservists
- Medicare-eligible family members and widows/widowers (dependent parents and parents-in-law are excluded)
- Medicare-eligible Congressional Medal of Honor recipients and their family members
- Certain Medicare-eligible unremarried former spouses

Most importantly, you must:

- Show proof of purchase of Medicare Part B (Medicare card)
- Possess a valid uniformed services identification (ID) card

Costs

There are no fees for TRICARE For Life. All you need to do is pay your monthly Medicare Part B premium. The premium is automatically deducted from your Social Security check once you enroll in Part B. Check with Medicare for current Part B premiums since they may change annually.

The Defense Enrollment Eligibility Reporting System (DEERS)

To take advantage of TRICARE For Life, you and your eligible family members' information must be up-to-date in DEERS. You may update DEERS information in one of the following ways:

- Visit your nearest ID card issuing facility
- Phone: 1-800-538-9552
- Fax: 1-831-655-8317
- Mail: Defense Manpower Data Center Support Office, ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771
- Web: www.tricare.osd.mil/DEERSAddress (home address changes only)

Medicare-eligible family members and widows/widowers 65 years of age and over who do not possess a valid uniformed services ID card will need to register in DEERS. To obtain an ID card, contact the nearest ID card issuing facility.

Visit www.dmdc.osd.mil/rsl to locate an ID card issuing facility near you.

Social Security Administration (SSA)

Your information must also be up-to-date with Medicare. Contact your local SSA office in one of the following ways:

- Phone: 1-800-772-1213
- TTY/TDD: 1-800-325-0778 for the hearing impaired
- Web: www.ssa.gov



Enrolling in Medicare Part B

DEERS sends you a letter 90 days before you turn 65*, outlining the changes in your TRICARE benefits. The SSA will notify you regarding your Medicare entitlement. If you have not been contacted by the SSA by 30 days before your 65th birthday, you should contact the SSA for assistance.

Medicare provides you with a Medicare card indicating you have coverage from both Medicare Part A and Part B.

If you currently only have Medicare Part A, you may enroll in Medicare Part B during the General Enrollment Period, which runs from January 1st to March 31st each year. The Part B coverage for new enrollees begins on July 1st of the year you enroll.

For more information about enrolling in Medicare Part B:

- Phone: 1-800-772-1213
- TTY/TDD: 1-800-325-0778 for the hearing impaired
- Visit the SSA online at www.ssa.gov

**If you are under age 65 and eligible for Medicare because of a disability or end stage renal disease, you are required to purchase Medicare Part B, unless you are an active duty family member. Contact TRICARE For Life at 1-866-773-0404 for more information.*

Getting Care

TRICARE For Life provides comprehensive health care coverage for you and your eligible family members. You may seek care from any Medicare-authorized provider. Additionally, you may continue to seek care at a military treatment facility (MTF) on a space-available basis.



Some MTFs may offer a program called TRICARE Plus, which allows you to enroll at the MTF for primary care. Enrolling in TRICARE Plus does not affect your eligibility for TRICARE For Life. Check with your local MTF for more information.

Receiving Care Overseas

Typically, Medicare benefits are not available overseas. However by enrolling in Medicare Part B, TRICARE For Life becomes your primary source of health care benefits (unless you have supplemental health insurance coverage).

While living or traveling overseas, TRICARE For Life works similarly to TRICARE Standard. You and your family have the same coverage as retirees under the age of 65, and you are responsible for the same TRICARE cost-shares and deductibles:

- Deductible, \$150/person or \$300/family per fiscal year
- 25 percent cost-share after deductible is met
- \$3,000 catastrophic cap per fiscal year